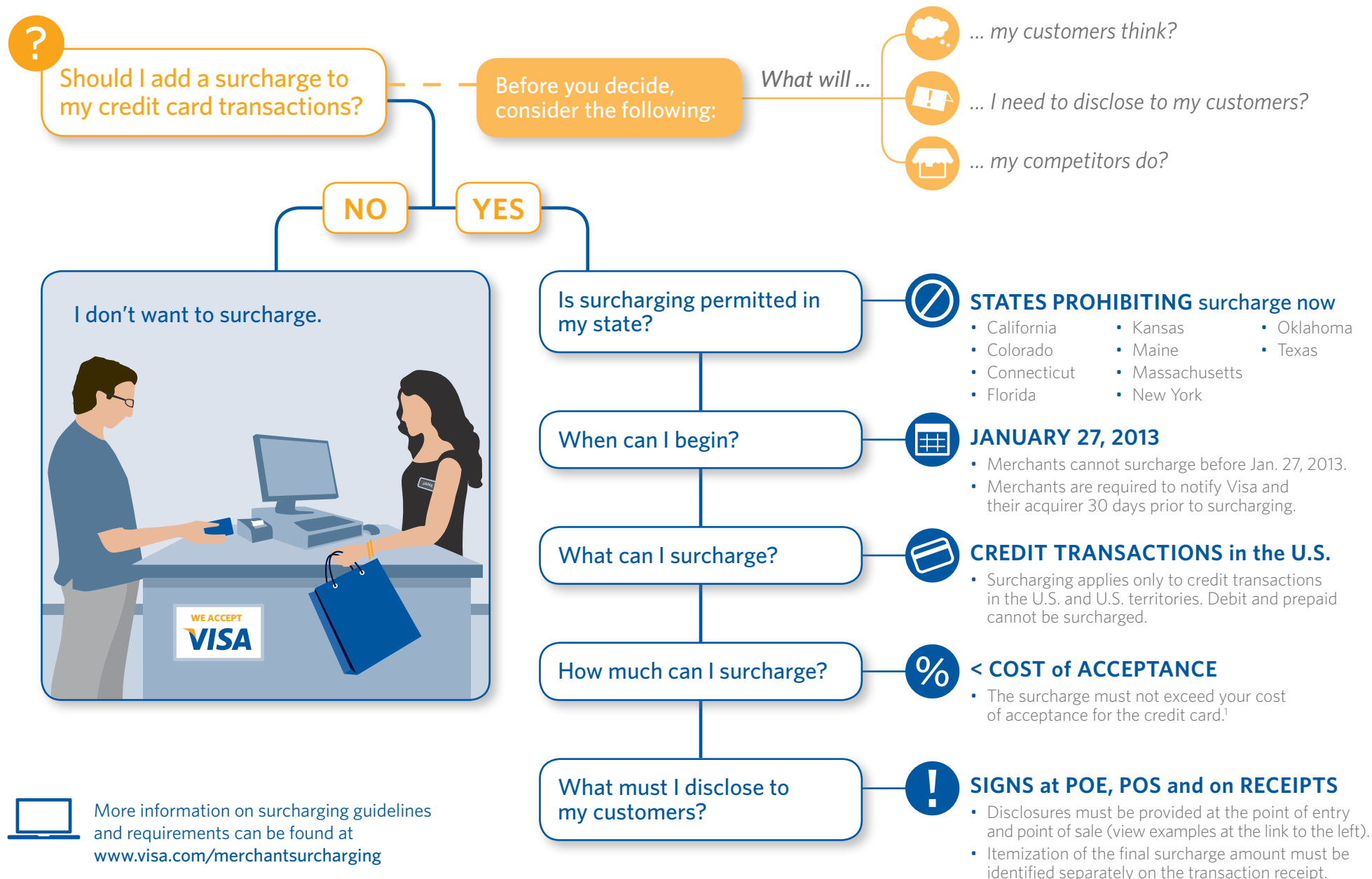


# Merchant Surcharging Considerations and Requirements



<sup>1</sup> In cases where the merchant's cost of acceptance exceeds 4% of the underlying transaction amount, in no event can the merchant assess a surcharge above 4%.